



Billing Code: 9111-52-P

DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

[Docket ID: FEMA-2017-0033; OMB No. 1660-0086]

Agency Information Collection Activities: Proposed Collection; Comment Request;  
National Flood Insurance Program – Mortgage Portfolio Protection Program (MPPP).

AGENCY: Federal Emergency Management Agency, DHS.

ACTION: Notice and request for comments.

SUMMARY: The Federal Emergency Management Agency, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public to take this opportunity to comment on a reinstatement, without change, of a previously approved information collection for which approval has expired. In accordance with the Paperwork Reduction Act of 1995, this notice seeks comments concerning the National Flood Insurance Program, Mortgage Portfolio Protection Program (MPPP), which is an option that companies participating in the National Flood Insurance Program can use to bring their mortgage loan portfolios into compliance with the flood insurance purchase requirements.

DATES: Comments must be submitted on or before [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

ADDRESSES: To avoid duplicate submissions to the docket, please use only one of the following means to submit comments:

(1) *Online.* Submit comments at [www.regulations.gov](http://www.regulations.gov) under Docket ID FEMA-2017-0033. Follow the instructions for submitting comments.

(2) *Mail*. Submit written comments to Docket Manager, Office of Chief Counsel, DHS/FEMA, 500 C Street, SW., 8NE, Washington, DC 20472-3100.

All submissions received must include the agency name and Docket ID.

Regardless of the method used for submitting comments or material, all submissions will be posted, without change, to the Federal eRulemaking Portal at

*http://www.regulations.gov*, and will include any personal information you provide.

Therefore, submitting this information makes it public. You may wish to read the

Privacy Act notice that is available via the link in the footer of *www.regulations.gov*.

FOR FURTHER INFORMATION CONTACT: Kelly Bronowicz, Industry Management Branch Chief, FIMA, FEMA, 202-557-9488, *Kelly.Bronowicz@fema.dhs.gov*. You may contact the Records Management Division for copies of the proposed collection of

information at email address: *FEMA-Information-Collections-Management@fema.dhs.gov*.

SUPPLEMENTARY INFORMATION: Federal lenders and federally regulated or sponsored lending institutions may not make, increase, extend, or renew any loan secured by improved real property located in a special flood hazard area (SFHA) unless the building and any personal property securing the loan is covered by flood insurance for the life of the loan. *See* Flood Disaster Protection Act of 1973 (FDPA) § 102 (Public Law 93-234; 42 U.S.C. 4012a). The Administrator of the Federal Emergency Management Agency (FEMA) carries out the National Flood Insurance Program (NFIP) to enable interested persons to purchase insurance against loss resulting from physical damage to or loss of real or personal property arising from flood in the United States. *See* National

Flood Insurance Act of 1968 (NFIA) (Public Law 90-448, title XIII; 42 U.S.C. 4001 *et seq.*).

In general, individual mortgagees subject to the requirements of the FDPA obtain and maintain flood insurance for their individual properties. When individual mortgagees to not obtain required flood insurance, the NFIP's Mortgage Portfolio Protection program (MPPP) allows covered lenders to ensure compliance with the requirements of FDPA by selling making available special coverage for the lender's entire mortgage portfolio. *See* 44 CFR 62.23(l). In order sell MPPP policies, private insurance companies participating in the NFIP's Write Your Own (WYO) Program must apply for and annually renew their election to voluntarily participate in the MPPP.

This information collection expired on December 31, 2016. FEMA is requesting a reinstatement, without change.

*Collection of Information*

*Title:* National Flood Insurance Program – Mortgage Portfolio Protection Program (MPPP).

*Type of information collection:* Reinstatement, without change, of a previously approved information collection for which approval has expired.

*OMB Number:* 1660-0086.

*Form Titles and Numbers:* None.

*Abstract:* FEMA needs the information to ensure that private insurance companies that join the NFIP's WYO Program meet all state and federal requirements for insurance companies. Requirements include a good business record and satisfactory

rating in their field. There is no other way to obtain this information because it is specific to each company that applies to join the NFIP.

*Affected Public:* Business or other non-profits.

*Estimated Number of Respondents:* 341.

*Estimated Number of Responses:* 341.

*Estimated Total Annual Burden Hours:* 171 hours.

*Estimated Total Annual Respondent Cost:* \$9,309.47.

*Estimated Respondents' Operation and Maintenance Costs:* \$0.

*Estimated Respondents' Capital and Start-Up Costs:* \$0.

*Estimated Total Annual Cost to the Federal Government:* \$27,468.05.

#### *Comments*

Comments may be submitted as indicated in the ADDRESSES caption above.

Comments are solicited to (a) evaluate whether the proposed data collection is necessary for the proper performance of the agency, including whether the information shall have practical utility; (b) evaluate the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (c) enhance the quality, utility, and clarity of the information to be collected; and (d) minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

Dated: October 16, 2017.

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Tammi Hines,

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*Mission Support,*

*Federal Emergency Management Agency,*

*Department of Homeland Security.*

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